

87 00057

✓ 10/25/86

HOUSING ELEMENT

CITY OF FORT BRAGG

Prepared By:

CONNERLY & ASSOCIATES, INC.
2215 21st Street
Sacramento, CA 95818

January 1985

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

OCT 23 1986

UNIVERSITY OF CALIFORNIA

CONTENTS

	Page
INTRODUCTION	1
HOUSING NEEDS ANALYSIS	3
Population Characteristics	3
Existing Household Characteristics and Needs	4
Special Needs Population	8
Existing Housing Stock Characteristics and Needs	13
Governmental Constraints	17
Energy Conservation Opportunities	24
Market Constraints	25
Employment	27
PROJECTED HOUSING NEEDS	31
HOUSING GOALS, POLICIES, AND PROGRAMS	34
Goals and Policies	34
Programs and Implementation	36
Footnotes	43

INTRODUCTION

The purpose of the housing element is to provide documentation of housing needs and a plan of actions the City will undertake to meet a specified number of the City's identified housing needs. The housing element contains an assessment of housing needs, a statement of goals and policies, a schedule of programs and their implementation, and an estimate of the number of housing units the City expects to be developed, improved, and maintained during the 1985-1990 period.


The Fort Bragg Housing Element has been prepared in accordance with state law and complies with the requirements of Article 10.6, Sections 65580 et seq. of the California Government Code. The housing element is the policy document which will guide the City's housing policy decisions during the next five years and represents a commitment by the City to achieve the objectives presented within the element.

In the past the City of Fort Bragg has been involved in a series of housing programs to ensure adequate housing facilities for all citizens. These programs include:

- * Allowing mobilehomes to be situated on residential lots
- * Construction of the Section 8 senior housing project - Cypress Ridge (48 units)
- * Participation in the Community Development Block Grant Rehabilitation program (51 units rehabilitated since program was adopted)
- * Second unit ordinance adoption in July of 1983 (10-12 units approved)
- * Density bonus ordinance approval

Through the guidance of the policies and programs stated in this housing element, Fort Bragg will continue to provide adequate housing facilities for the residents of the community.

In order to promote citizen participation in the development of the housing element, four meetings were held. All meetings were publicly advertised at least ten days prior to the meeting to ensure time for the public to adequately review the document before the meetings were held. The following table lists the meetings held:



Digitized by the Internet Archive
in 2024 with funding from
State of California and California State Library

<https://archive.org/details/C124886192>

May 3, 1984 - Citizen Community Meeting:

Explanation of Housing Element procedure, schedule, and contents. Also, discussion of state regulations and review of initial community statistics.

June 12, 1984 - City Council Hearing:

Review of draft housing element policies and programs. Citizen comments.

July 9, 1984 - City Council Hearing:

Continuation of previous council hearing to ensure adequate opportunity for comments.

December 10, 1984 - City Council Hearing:

Discussion and adoption of final housing element after state review and comments.

Present and Projected Population of Fort Bragg
and Mendocino County

Total Population

% Change

Projected

Projected

1980

1985

1990

1995

1980-1985

1985-1990

1990-1995

Fort Bragg	1980	1985	1990	1995	1980-1985	1985-1990	1990-1995
Population	8,207	9,312	9,339	9,349	13.7%	0.3%	0.1%

Mendocino County	1980	1985	1990	1995	1980-1985	1985-1990	1990-1995
Population	21,712	21,000	21,413	21,44	-3.3%	1.9%	0.1%

The process of estimating population growth is an iterative one. It involves a series of steps: first, the current population is determined; then, the rate of growth is estimated; next, the population is projected for a given year; then, the process is repeated for the next year, and so on. The final result is a series of population estimates for each year from 1980 to 1995. The process is iterative because the population estimates for each year are used to calculate the rate of growth for the next year. The final result is a series of population estimates for each year from 1980 to 1995.

The process of estimating population growth is an iterative one. It involves a series of steps: first, the current population is determined; then, the rate of growth is estimated; next, the population is projected for a given year; then, the process is repeated for the next year, and so on. The final result is a series of population estimates for each year from 1980 to 1995. The process is iterative because the population estimates for each year are used to calculate the rate of growth for the next year. The final result is a series of population estimates for each year from 1980 to 1995.

HOUSING NEEDS ANALYSIS*

POPULATION CHARACTERISTICS

1. Growth Trends

The total population of Fort Bragg in January 1984 was 5,550¹ representing a 10.6% increase in population since 1980. If this rate of growth continues throughout the 80's, the total population will increase by at least 26.5% for the 1980-1990 period, which is over twice the growth rate of the previous decade of 1970-1980.

In comparison, the Mendocino County population has increased 6.4% from 1980-1984¹. If this rate of growth continues, there will be a 16.0% growth rate for 1980-1990 compared to a 30.6% growth rate for 1970-1980. Overall, the county population growth rate has slowed considerably, while Fort Bragg's population growth rate has quickened its pace, implying that future housing needs will increase in Fort Bragg.

Present and Projected Population of Fort Bragg and Mendocino County

	Total Population				% Change	
	1970	1980	1984	Projected ² 1990	'70-'80	Projected '80-'90
Fort Bragg	4,455	5,019	5,550	6,349	12.7%	26.5%
Mendocino County	51,101	66,738	71,000	77,416 ³	30.6%	16.0%

An alternate method of estimating population growth is to multiply the City's current count of housing units by the average household size. If one assumes the same average household size, vacancy rate, and proportion of residents in group quarters as existed in 1980, the January 1984 population would have been approximately 5,260.

2. Age Distribution

According to the 1980 Census, Fort Bragg has a slightly higher percentage of persons over age 65 than Mendocino County. Elderly persons accounted for 16.6% of Fort Bragg's population compared to 11.9% in Mendocino County. Additionally, Fort Bragg's median age (32.2) is slightly higher than the Mendocino County median age (31.6).

Age Distribution in Fort Bragg & Mendocino County

Age Group	Number of Persons	City % of Total Pop.	County % of County Pop.
0-4	394	7.9	7.8
5-17	891	17.8	20.4
18-64	2903	57.8	59.9
65+	831	16.6	11.9
TOTAL	5019		

3. Ethnic Population

The largest minority group in Fort Bragg is comprised of those of Spanish origin (6.4%). This percentage, however, is still significantly lower than the state average (19.2%) and the rural California average (11.1%). Similarly, the proportion of Black, Asian, and "other" races are below the state and rural California averages according to 1980 Census data. The following table provides a breakdown of Fort Bragg's population by race.

Ethnic Distribution in Fort Bragg

Race	Number of Persons	% of Total Population	Number of Households ⁴
White	4532	90.3	1985
Black	3	.1	1
Asian	15	.3	6
Native American	68	1.4	27
Span. Origin ^{4a}	320	6.4	85
Other	81	1.6	58
TOTAL	5019		

EXISTING HOUSEHOLD CHARACTERISTICS AND NEEDS

1. Size and Number of Households

The total number of households in Fort Bragg equaled 2077 in 1980, representing an increase of 410 households since 1970. The household population is comprised of 1357 family households and 720 non-family households. The following table provides a breakdown of the household type.

Household Type and Presence of Children⁵

Household Type	Number of Households	% of Total Number of Households
Married Couple:		
With Children	537	25.1%
Without Children	540	25.3
Male Householder, No Spouse:		
With Children	30	1.4
Without Children	48	2.3
Female Householder, No Spouse:		
With Children	150	7.0
Without Children	110	5.2
Non-Family Householder	720	33.7
TOTAL - Sample Count	2135	100%
100% Count	2077	

The average household size has dropped slightly from 2.66 in 1970 to 2.39 in 1980, paralleling a general national trend of declining household size.

2. Incidence of Overcrowding

Overcrowding is defined as the number of housing units occupied by more than one person per room (excluding kitchens and bathrooms). The City of Fort Bragg has experienced a decline in the incidence of overcrowding since 1970. In 1970, overcrowded units represented 7.1% of the total number of housing units, while in 1980, the rate of overcrowding had dropped to 4%. According to census data, 8.5% of the total population was living in overcrowded conditions in 1980. Rental housing is slightly more overcrowded (4.9%) than owner-occupied housing (3.3%). The table below illustrates how the incidence of overcrowded housing units in Fort Bragg compares with that of Mendocino County and the state.

Location	Overcrowding	
	% and Number of Overcrowded Housing Units	
	1970	1980
Fort Bragg	7.1% (119)	4.0% (93)
Mendocino County	8.4% (1435)	6.5% (1632)
California	7.7%	7.4%

3. Household Income Distribution

In 1979, the median and average household incomes in Fort Bragg were \$14,336 and \$16,098, respectively, which were slightly lower than the county median and average household incomes of \$15,013 and \$17,780⁶. Family incomes in Fort Bragg (median \$16,482, average \$18,072) were slightly higher than household incomes in 1979 according to census data. However, the median and average incomes of unrelated individuals (\$6,800 and \$9,582, respectively) were much lower than family and household incomes. The number of households and families in each income bracket is listed below.

Household and Family Income- 1979

Income Level	Number of Households		Number of Families	
\$0-2,499	112	5.2%	66	4.7%
2,500-4,999	241	11.3%	64	4.5%
5,000-7,499	189	8.8%	83	5.9%
7,500-9,999	205	9.6%	159	11.2%
10,000-12,499	215	10.1%	128	9.0%
12,500-14,999	145	6.8%	99	7.0%
15,000-17,499	243	11.4%	183	12.9%
17,500-19,999	162	7.6%	142	10.0%
20,000-22,499	147	7.0%	120	8.5%
22,500-24,999	87	4.1%	66	4.7%
27,500-29,999	38	1.8%	20	1.4%
30,000-34,999	94	4.4%	96	6.8%
35,000-39,999	84	3.9%	49	3.5%
40,000-49,999	51	2.4%	45	3.2%
50,000-74,999	25	1.2%	18	1.3%
75,000 or more	6	.3%	6	.4%

Since 1979, Mendocino County's median family income has increased from \$17,694 to \$23,000 (January 1984, HUD). Assuming that Fort Bragg's median family income has increased similarly, the City's 1984 family median income equals \$21,427.

Families of Spanish origin had a higher median family income (\$20,769) than the median income of White families (\$18,227) according to 1980 Census data. Seventy-four percent of all Native American families earned between \$10,000-\$14,999 and 26% earned between \$15,000-\$19,999.

Family Income By Race/Ethnicity⁷

Income Level	White	Black	Native Amer.	Asian	Spanish
\$0-4,999	122				15
5,000-7,499	83				
7,500-9,999	159				8
10,000-14,999	207		20		10
15,000-19,999	313		7		11
20,000-24,999	186				11
25,000-34,999	187				17
35,000-49,999	94				11
50,000 or more	24				

Approximately 12.2% of the total Fort Bragg population (11.5% of all families) had incomes below the poverty level in 1980. A similar proportion (12.3%) of Mendocino County's population is below the poverty level. A breakdown of Fort Bragg's below-poverty population by family type is provided in the table below.

Families Below Poverty; Presence & Age of Children

Family Type	Number of Families	Families With Female Householder/No Spouse
Children/Age: 0-5; 6-17	25	13
0-5 only	43	25
6-17 only	29	22
No Children	65	

This below-poverty level population is comprised of approximately 11.9% of the total White population, 11.3% of the total Spanish population, and 18.3% of the total elderly population.

4. Households Overpaying for Housing

According to state definition, households are considered to be overpaying if they contribute more than 25% of their income toward housing. While 25% of household income has been the traditional threshold, it is no longer a realistic indicator of overpayment. In fact, several public and private lending institutions⁸ have readjusted their overpayment criteria to more realistically reflect the increased amounts of income which households are able to devote to housing expenditures without facing undue hardship. Based on a review of guidelines set by several lending institutions, the City has determined that a 30% ratio for lower-income residents and a 35% housing to income ratio for moderate-income residents is a more representative indicator of a household's ability to pay. Thus, in determining housing needs, overpaying households are defined

as those which contribute in excess of 30 or 35% of their income toward housing. The following table presents the number of renter and owner households which devoted more than 25% and 35% of their income to housing in 1980.

Households Overpaying for Housing

Household Income	Number of Renters		Number of Owners		% of Total Households in Each Income Group
0-4,999					
25%	143	6.7%	79	3.7%	62.9%
35%	143	6.7%	60	2.8%	57.5%
5,000-9,999					
25%	160	7.5%	27	1.3%	47.5%
35%	97	4.5%	21	1.0%	30.0%
10,000-14,999					
25%	79	3.7%	48	2.5%	35.3%
35%	23	1.1%	22	1.0%	12.5%
15,000-19,999					
25%	38	1.8%	35	1.6%	18.0%
35%	0		14	.7%	3.5%
20,000+					
25%	6	.3%	38	1.8%	8.3%
35%	0		0		0

According to the 1980 Census, 30.6% of renters and homeowners combined paid more than 25% of their income for housing in 1980. If one uses the 35% cut off, the number of households overpaying for housing is still sizable (17.8%). Households overpaying 35% for housing account for 14.9% of the Mendocino County household population. More detailed information concerning low-income and moderate-income households overpaying for housing is provided in the following section.

SPECIAL NEEDS POPULATION

Certain population segments in the City deserve special attention by virtue of their unique housing requirements. A housing element must recognize these groups in order for housing policy to adequately address their respective needs. The following groups were identified as requiring special housing opportunities in Fort Bragg: low- and moderate-income families; large families; elderly residents; female-headed households with children; physically disabled residents; farm workers; and persons in need of emergency shelter.

Low-Income Families: In the City of Fort Bragg, low-income families (families which earn 80% or less than the City median) accounted for approximately 38% of the total number of families in 1980. Using Mendocino County's median family income figures, however, reveals that 40% of Fort Bragg's families are low income. In light of the fact

that a large portion (38% or 340 households) of these households pay over 35% of their income for housing, it is essential that affordable housing opportunities be provided and maintained for this low-income population sector.

Moderate-Income Families: Families earning between 80% and 120% of the City's median family income in 1980 represented approximately 27.3% of the total number of families in 1980. Using the Mendocino County median family income yields a higher number of moderate-income families (30%). Given that 26% of Fort Bragg's moderate-income households are spending over 25% of their income on housing, it is important that affordable housing and first-time homeownership opportunities are provided for this segment of the community.

Large Families: Large families are defined as families containing five or more persons. Due to the large number of persons supported by a household income and the increased difficulty in finding suitable housing accommodations (size and affordability) when compared to the median sized family of four persons, large families are considered to be a special needs population group. According to 1980 Census data, Fort Bragg contained 146 large families in 1980 which represents 10.3% of all families residing in the City. A majority of these larger families are comprised of five persons (60%) and six persons (27.4%).

As shown in the table below, the median income of families with seven or more persons is significantly higher (\$33,958) than the median income of a family of five persons (\$19,792) and six persons (\$17,321). These unbalanced income characteristics can be partially attributed to the small number of families with seven or more persons accounted for in the 1980 Census data (19 families). Overall, in 1980 large families had a median income of approximately \$20,959 compared to a 1980 median income of \$16,482 for all families in Fort Bragg. If median family incomes have increased 1.3% in the last four years as total County family incomes have, the 1984 large family median income equals \$27,247 and the overall family median income equals \$21,427.

1980 - Family Income by Size

Family Income	5	6	7+	Total
\$0- 5,000	0	7	0	7
\$5,000-9,999	6	0	0	6
\$10,000-14,999	14	0	0	14
\$15,000-19,999	25	14	0	39
\$20,000-24,999	0	0	0	0
\$25,000-34,999	15	7	12	34
\$35,000-49,999	21	12	0	33
\$50,000-74,999	6	0	7	13
\$75,000 +	0	0	0	0

Total Number of Large Families	87(60%)	40(24.7%)	19(13%)	146(100%)
-----------------------------------	---------	-----------	---------	-----------

Median Income 1980	\$19,792	\$17,321	\$33,958	\$20,959
-----------------------	----------	----------	----------	----------

Median Income 1984	\$24,730	\$22,517	\$44,145	\$27,247
-----------------------	----------	----------	----------	----------

Elderly Persons: Compared to Mendocino County (11.9%), the City of Fort Bragg has a higher percentage (16.6%) of persons 65 years or older. One hundred forty-one persons of the total 770 elderly population (18.3%) are below the poverty level; and 43 elderly persons (5.6%) have a public transportation disability. Due to the special needs of the elderly, special concern should be taken to meet their housing needs. A project designed for senior citizens and consisting of 48 multifamily units is presently planned for construction.

Female-Headed Households: According to 1980 Census data, Fort Bragg contained 150 female-headed households with children, which equals 20% of the total number of family households with children. Female-headed households make up 7% of all households. Eight percent of Fort Bragg's female-headed households are Native American households (44% of all Native American households). In addition, 35.6% of these female-headed households were below the poverty level according to 1980 Census data.

Disabled Persons: In 1980, about 2% of the City's population over age 15, 97 individuals, had a disability which prevented those persons from using public transportation. Public transportation disability is a good indicator of the type of physical disability which requires specially designed housing.

Farm Workers: Although the 1980 Census data lists only seven persons as employed in the agricultural field - all seven of them farm managers - the City of Fort Bragg should be aware of the special needs of farmworkers. Farmworkers' special needs stem from low wages and the insecure nature of their employment. Although not listed in the Census data, there may be up to ten farmworker families residing in the City's ten migratory units which are listed. Adequate housing opportunities, especially for these migrant farmworker families, should be available for those working in the City's vicinity.

Emergency Shelter: It is essential that persons in need of temporary or emergency shelter have access to adequate shelter facilities. As stated by the State Legislature, emergency shelter is necessary because the lack of housing is harmful "to the health, safety, and welfare of the residents of this state and to the sound growth of its communities." Although the City of Fort Bragg does not have an emergency shelter facility, persons are referred to the Project Sanctuary, an emergency shelter located in the City of Ukiah. Fort Bragg does have two organizations, however, which assist persons in need of shelter by placing them in private volunteer homes:

1. Community Assistance for Assault and Rape Emergencies (CAARE) - assists battered women and children. Privately funded. Maximum capacity: 5 homes Maximum stay: 1 day.
2. Mendocino Youth Project assists children up to 18 years of age. Private homes licensed by the County. Funding from numerous private and governmental sources. Maximum capacity: Crisis Resolution Shelters - 1 home housing two children (2 additional homes to be approved possibly). Respite Homes - 2 homes housing 3 children. Maximum stay allowed: 14 days. Average stay: 2-3 days.

Additionally, the County has licensed approximately 16 foster homes situated in Fort Bragg which can provide emergency housing for dependents. These foster homes, however, are not necessarily available as immediate emergency shelters; rather, they are available for children who have been detained by the police or by court procedures.

Due to the lack of an emergency shelter situated in Fort Bragg which can accommodate any type of person in need of care (rather than only women and children), the City should keep a close watch on the number of persons who must be sent to the Ukiah Emergency shelter to assess whether Fort Bragg is in need of its own emergency shelter.

EXISTING HOUSING STOCK CHARACTERISTICS AND NEEDS

1. Number of Housing Units By Tenure and Type

In 1980, there were 2,249 housing units in Fort Bragg, which represents a 26.3% increase in the housing stock since 1970. Of this total, 2,232 were considered to be year-round housing units. Since the 1980 Census data was recorded, an additional 105 housing units were approved for construction between the years 1980-1983.⁹ This brought the total number of housing units to 2,354 in 1983. Additionally, another 64 units have already been approved for construction through April 1984. Of these total units, it is estimated that 190 are located in the coastal zone, 30 multifamily units and 160 single family/duplex units.

The percentage of renter-occupied units in Fort Bragg (45%) has increased 7% since 1970, while the county percentages for renter-occupied housing units have remained basically the same. The table below provides the distribution of renter and owner-occupied vacant housing in the City of Fort Bragg and Mendocino County.

Renter & Owner Occupied Vacant Housing

	1980 Housing Stock				1980 Vacant				1970 Housing Stock			
	Number Rented	%	Number Owned	%	For Rent	%	For Sale	%	Number Rented	%	Number Owned	%
Fort Bragg	916	44%	1,161	56%	62	27%	19	.9%	651	38%	1,016	62%
Mendocino County	8,976	35.8%	16,096	64.2%	587	2.1%	351	1.2%	6,026	36.5%	10,512	63.6%

The following table distinguishes the various types of year-round and migratory housing units in Fort Bragg. 1980 Census figures are given as well as figures obtained from 1980-1983 permit forms.

Number of Year-Round Units

Units in Structure	1980 ¹⁰ (Census)	1980-83 ¹⁰ (Permit Forms)	Total	Migratory Units
1 detached	1492	27	1558	5
1 attached	39			5
2	61	2	63	
3 or 4	198	48	246	
5 or more	394	26	420	
Mobile Home	55	2	57	
TOTAL - Sample Count	2239	105	2344	

In Fort Bragg, 66.5% of all housing units are single-family housing units. This represents a 21.6% decrease from the 1970 percentage of single-family housing (84.8%). In contrast, the present percentage of multifamily housing (31.1%) represents a 17.2% increase since 1970.

2. Vacancy Rate

Market analysts have traditionally determined that the minimum vacancy rate necessary to insure adequate choice in the housing market is 5 to 6% for rental units and 2% for ownership units. By multiplying the proportion of rental stock in Fort Bragg by 6%, and adding this to the proportion of ownership housing stock multiplied by 2%, the overall ideal vacancy rate for Fort Bragg is calculated to be:

Proportion of Rental Stock			Proportion of Ownership Stock			Ideal Vacancy Rate		
45%	x	6%	+	55%	x	2%	=	3.8%

The overall housing unit vacancy rate in Fort Bragg is 6.9%, which is almost twice as high as the desired rate. However, when only units for sale (19) and for rent (62) are used as the basis for determining actual vacancy, the vacancy rate of available units, 3.8%, equals the "ideal" rate. The number of vacant condominiums (24) contributes another 1% to the total vacancy rate.

In comparison, Mendocino County has a vacancy rate of 11.1% when counting all vacant units, or 3.6% when counting only vacant units for rent or for sale.

1980 Vacancy Rates

	% of All Housing Vacant	% of Vacant For Sale/For Rent ¹¹
Fort Bragg	6.9%	3.8% (2.9% for rent)
Mendocino County	11.1%	3.6% (2.3% for rent)

3. Condition

Age: A large portion of the housing stock in Fort Bragg is quite old. Almost half (46.2%) of the housing stock was built prior to 1939 and almost three-quarters (71.5%) was constructed prior to 1960. In comparison, only 18.3% of the total Mendocino County housing stock was constructed before 1939.

Of the housing units build in Fort Bragg since 1960 (38.5%), a large proportion (15.5%) were built during a brief period of increased housing construction activity between 1975-1980.

Housing Units Lacking Complete Plumbing: In 1980, 52 of the total housing units (2.3%) lacked complete plumbing for exclusive use, while in 1970, 83 of the total housing units (4.7%) lacked some or all plumbing facilities.

Housing Units in Need of Major or Minor Repair: A survey of exterior housing conditions within the City limits was conducted (February 1984) to determine the number of units in need of major or minor repair. The following guidelines were used to define the condition of a housing unit:

Types of Repairs

Minor: Structural - Not more than one structural problem, i.e. cracked foundation, substandard additions.

Non-Structural - Not more than three non-structural problems, i.e. new siding.

Major: Structural - More than one structural problem.

Non-Structural - More than three non-structural problems.

(A combination of more than three structural/non-structural problems is also considered major.)

It is difficult to accurately judge, from a windshield survey, exactly how many problems a housing unit has; therefore, one large structural problem (rather than "more than one") or two-to-three non-structural problems (rather than "more than three") are often considered to be a major problem.

The results of the survey show that only 4.3% of the total housing stock shows any visual sign of needing minor or major repair. The following table provides a breakdown of the type of repair needed:

Major and Minor Repairs Needed

	Minor		Major	
	Structural	Non-Struc.	Structural	Non-Struc.
# of Housing Units	11	54	10	25
% of Total Housing Units	.5%	2.3%	.4%	1.1%

4. Housing Value and Costs

In 1980, the median housing unit value in Fort Bragg in 1980 was \$64,000, compared to a median value of \$69,000 for the entire county.

Housing Unit Value

Housing Unit Value	# of Housing Units	%
Less than \$10,000	6	.6%
\$10,000-14,999	13	1.3%
\$15,000-19,999	18	1.8%
\$20,000-24,999	30	3.1%
\$25,000-29,999	34	3.5%
\$30,000-34,999	42	4.3%
\$35,000-39,999	41	4.2%
\$40,000-49,000	87	8.9%
\$50,000-79,999	466	47.8%
\$80,000-99,999	179	18.3%
\$100,000-149,999	45	4.6%
\$150,000-199,999	12	1.2%
\$200,000 or more	3	.3%
TOTAL	976	100%

The price of housing has increased considerably since 1980. According to 1983 figures obtained from the Coastal Mendocino Board of Realtors, the median price of single-family housing has increased to \$79,500 (average \$89,408), which represents a range of offering prices from \$49,900 to \$199,500. In comparison, the City of Ukiah, the largest city in Mendocino County, has a lower average price of \$77,000, according to the Mendocino County Board of Realtors. Since multifamily complexes or units are rarely for sale, it is more difficult to calculate their median value. However, a range of the values of the six complexes (four duplexes and two four-units) for sale in 1983 ranged from \$90,000 to \$360,000.

Owner and Renter Monthly Costs

Median selected monthly owner costs¹² in Fort Bragg equaled \$347 in 1980 for those units with a mortgage and \$103 for those without a mortgage. In 1980, the median rental rate in Fort Bragg was \$207, which is comparable to the Mendocino County median rental rate of \$211. As housing values and costs have increased since 1980, so too have rental rates. Although 1984 rents can range from \$135-\$550, the average rental rate is approximately \$350 for a two-bedroom apartment (\$325 in Ukiah) and \$400 for a single-family home.¹³

Owner and Renter Monthly Costs¹⁴

	Owner		Renter	
	With Mortgage	Without Mortgage	Apartment 2 Bedroom	Sngl.-Fam. Home
1980 (Median)	\$347	\$103	\$207 ^{14a}	\$207 ^{14a}
1980 (Avg.)	\$385	\$107	\$205	\$205
1984 (Avg.)	\$770 ^{14b}	---	\$350	\$400

GOVERNMENTAL CONSTRAINTS

The City of Fort Bragg's development permit procedures are similar to those in many other California cities. Governmental factors which affect the cost and availability of housing in the Fort Bragg area include: development fees, building codes and their enforcement, land use controls, and the coastal zone regulations.

1. Development Fees

Development fees may be divided into three main categories: building, infrastructure, and planning.

Building Fees: Fort Bragg uses the Uniform Building Code, as do the Cities of Ukiah and Willits, as the basis for its various building fees. Therefore, in relation to these other cities within the county, there are no added building permit costs when building within the City of Fort Bragg. Fort Bragg's building fees, however, are higher than Mendocino County's building fees.

Building Fees

	Fort Bragg (Ukiah, Willits)	Mendocino County
Building Permit	\$508.00	\$337.88
Plan Check	\$330.20	\$219.62
Electrical Permit	\$101.30	\$101.30
Plumbing Permit	\$ 50.00	\$ 50.00
Mechanical Permit	\$ 39.00	\$ 39.00
SMIP Tax	\$ 9.10	\$ 7.45
TOTAL	\$1,037.60	\$755.25

Infrastructure Fees: Fort Bragg's Off-Site Improvements Policy is intended to supplement the established on-site improvement requirements, such as streets, on-site drainage, and water, sewer and utilities extensions, historically imposed upon development. The Off-Site Improvements Policy, adopted to ensure fair distribution of costs among beneficiaries, addresses: sewage treatment and disposal; water supply and distribution; and drainage.

The City currently collects a \$540 per unit sewer impact fee which covers the cost of connection to and extension of the sewer system. The \$725 per unit water hook-up fee covers only the cost of the initial connection; expansion of the water system is financed with state funds. Presently, Fort Bragg collects no drainage fee; however, the City plans to institute a drainage fee in 1985. The amount of the drainage impact fee will vary depending on cost estimates determined for individual basins.

Planning Fees: Total planning fees in Fort Bragg and Ukiah (excluding coastal zone permit fees) are similar. Individual planning fees, however, vary greatly. Provided in the next table is a comparison of the planning fees charged in Fort Bragg and Ukiah.

Planning Fees

	Fort Bragg (1984)	Ukiah (1983)
General Plan Amendment	\$150	\$350
Zone Change	\$150 (combined \$200)	\$200
Subdivisions		
Tentative Map	\$100 + \$15/lot	\$100 + \$5/lot
Final Map	\$100 + \$2/lot when more than 5	0
Minor Subdivision (less than 4)	\$100	\$30
Site Development Permit (Design Review)	\$50 (only when in scenic corridor)	0
Use Permit	\$50	\$10
Variance	\$50	\$20
Environmental Impact Assessment	\$25 (value less than \$100,000) \$65 (\$100,000- \$1 million) \$100 (value more than \$1 million)	\$50
Appeal	\$50	0

Additional fees are required if the City of Fort Bragg determines that an EIR is necessary. The City charges \$250 for the administrative fee and approximately \$2,500-\$5,000 for environmental consultant fees.

2. Permit Process

In Fort Bragg, the process of approving a subdivision generally takes approximately three months, assuming there is no need for a General Plan Amendment, a Re-zone, or an EIR. If a General Plan Amendment and Re-zone are necessary, the process then requires an additional one-to-three months. In comparison, the subdivision permit process in Ukiah takes approximately two months, assuming no complications arise, and an extra six months if a General Plan Amendment and Re-zone are necessary.

3. Building Codes and Enforcement

Presently, Fort Bragg bases its City Building Code on the guidelines set forth in the Uniform Building Code. Developers must comply with these regulations in order to insure safe housing construction.

4. Land Use Control

To prevent incompatible land uses, the City has created several land use zones to regulate the land uses allowed on each parcel of land within the City. Provided below is a summary of the residential zones and the uses allowed in each zone. The portion of the City which lies within the Coastal Zone must adhere to slightly more strict zoning standards as well as a series of other restraints which will be discussed in the following section.

Definition of Residential Zones

- RC: Residential Country Zone - to provide a very low density interim or holding residential zone to support the implementation of Limited Phased Expansion Policies (exists outside of City limits).
- RS: Residential Suburban Zone - to provide for a suburban, single-family residential zone which provides for very low density housing (exists outside of City limits only - to be annexed).
- RS-15: Residential Suburban (15,000 sq. ft. minimum lot size) - to provide for a more intense single-family suburban residential zone which provides for low density housing (exists outside of City limits only - to be annexed).
- R-1: Residential One-Family Zone - to maintain an urban, single-family zone for residential districts with densities comparable to those found historically in Fort Bragg (approximately 280 acres).
- DTMR: Duplex/Triplex Multiple Residential Zone - to provide districts in which 2 or 3 dwelling units can be established on lots with areas typical of the historic development pattern of the City (approximately 56 acres).
- GAC: Garden Apartment-Condominium Zone - to provide districts in which rental and ownership multifamily projects may be developed where designated in the General Plan (approximately 47 acres).
- UrM: Urban Multiple Family Zone - to provide districts in which reasonably intense multiple family residential development can occur at appropriate locations near

commercial and/or employment centers as designated in the General Plan (approximately 105 acres).

Principle Permitted Used in Residential Zones*

	RC	RS	RS- 15	R-1	DTMR	GAC	UrM
Single-Family Dwelling	P	P	P	P	P	P	
Rooming/Boarding of No More Than 2 Persons				P	P		P
Duplexes					P		
Triplexes					P		
Crop & Tree Farming	P	P	P	P	P	P	P
Public Parks	P	P	P	P	P	P	P
Public Schools	P	P	P	P	P		P
Quasi-Public Uses (i.e. electric plant)	P		P				
Public Facilities							P

*P = Permitted Use

Many other uses are permitted in these zones if a Conditional Use Permit is acquired. These conditional uses entail a more thorough review of the proposed project to confirm its compatibility with the surrounding development. Such conditional uses include: secondary living units, churches, home occupations, and planned units or cluster developments.

Development Standards for Residential Zones

The following table provides information concerning development standards which must be met when constructing residential units within the City of Fort Bragg.

Development Standards for Residential Zones

	RC	RS	RS-15	R-1	DTMR	GAC	UrM
Minimum Lot Area	1 unit/ acre	40,000 sq. ft.	15,000 sq. ft.	6,000 sq. ft.	6,000 sq. ft.	As deter- mined by Zoning Adminis- trator	6,000 sq. ft.
Minimum Lot Width	100 ft.	100 ft.	100 ft.	50 ft.	50 ft.		50 ft.
Minimum Lot Depth	200 ft.	200 ft.	100 ft.		75 ft.		100 ft.
Maximum Lot Depth				3 times lot width	3 times lot width		3 times lot width
Minimum Yard Setbacks Front	25 ft.	25 ft.	25 ft.	20ft.	20 ft. (25 ft. if facing a City street)		
Rear	20 ft.	20 ft.	20 ft.	20 ft.	10 ft.	10%	10 ft. (20 if near R-
Side	20 ft.	10% of width (no less than 10 ft.)		10% of width (no less than 5 ft.) ¹⁵			
Maximum Building Height	35 Ft.	35 Ft.	35 ft.	35 ft.	35 ft.	(2 stories) 45 ft.	45 ft.
Maximum Lot Coverage	10,000 sq. ft.	25%	5,000 sq. ft.	40%	50%	As deter- mined by Zoning Adminis- trator	

Street Standards and Parking Requirements

Street standards and parking requirements represent two additional land use criteria which affect the design of housing subdivisions. The following two tables list the street standards and parking requirements to which developers must adhere when developing within the City of Fort Bragg.

Standard Street Sections in Feet¹⁶

Street Classification	Moving Lanes	Parking Lanes	Planting Sidewalk	Total R/W
Select Arterial	(4)-13	9	8	86
Select Collector	(2)-13	9	5-8	54-60
Standard Subdivision & Minor Streets	(2)-12	8	5	50
Service, Private St.	As specified in each particular case			50

Parking Requirements for Residential Units

	Number of Spaces Required
Single-Family Unit	1/unit
Multiple-Family Unit (apartment, townhouse, etc.)	1.5/unit
Condominiums	2/unit and 1 guest space per 3 units

Coastal Zone Constraints¹⁷

In August 1983, the State Coastal Commission issued Final Certification of the Land Use Plan and Zoning Plan for Fort Bragg's Local Coastal Program. At that time, Fort Bragg was authorized to issue permits for construction in the local Coastal Zone area. The purpose of creating a local Coastal Zone is to maintain local control over the planning as well as to preserve the unique resource qualities of the coastal area. According to Section 30007 of the Act policies, Coastal Zone regulations will not preempt anything which will "exempt local governments from the requirements of state and federal law with respect to providing low- and moderate-income housing, relocation benefits, or any other related to housing . . ."

Presently, there are approximately 78 acres of residential land which lie within the City limits as well as the Coastal Zone. Newly annexed areas to the City of Fort Bragg will not be covered by the City's Local Coastal program. Housing proposed for construction within the Coastal Zone must first go through a six-month-coastal permit process. While this process is legally allowed to take place concurrently with the regular permit process in Fort Bragg, the coastal review usually takes place prior to any other permit action. Primarily, this is because the two processes are different in nature. While the City review is a ministerial process, the coastal process requires a more in-depth assessment of environmental factors through geological studies and other special reports. The Coastal Zone process also reviews access to the coast, circulation, and interference of coastal dependent uses (i.e. fisheries). Presently, there are 190 housing units situated in the Coastal Zone. The coastal permit process costs \$150.

6. Public Facility Capacities

Water treatment and wastewater disposal

Presently, both wastewater disposal and water treatment facilities are operating at levels which would allow for the projected residential growth in the next five years.

The maximum capacity of the water treatment plant is 1.7 million gallons of water per day, while an average of only 1.3-1.4 million gallons in the summer months and 900,000 gallons in the winter months are used. Although figures denoting the average daily household water consumption are not available, the City is presently involved in conducting a water use study which addresses this question. It is safe to assume at this time, however, that the water treatment facilities are suitable to support the development of at least 340 new residential units (projected growth for the next five years).

The City's wastewater disposal plant has a maximum capacity of one million gallons per day during dry weather summer months, and as much as 2.2 million gallons per day during wet weather winter months due to infiltration. Presently, the summer flow is 550,000 gallons per day and the winter flow is 900,000 gallons per day (due to infiltration). Year round, the City utilizes approximately one half of the wastewater disposal facilities ensuring that the development of 340 new residential units would not be constrained by public facility capacities.

ENERGY CONSERVATION OPPORTUNITIES

Recently, the state adopted new residential energy conservation design standards. Effective June 15, 1983 and January 1, 1984, all new single-family and multifamily

residences, respectively, must comply with these new standards. Although local governments are permitted to enact local energy codes which specify more stringent energy conservation standards, the City of Fort Bragg has chosen to adopt the state standards.

In addition, the City's zoning code provides density incentives for certain energy conservation features. In the Garden Apartment/Condominium Zone (GAC), developers are awarded a density increase of one dwelling unit per acre if (a) 75% or more of the units have major window walls oriented within $22\frac{1}{4}^{\circ}$ of true south or (b) all the units are installed with solar water heaters. Other energy conservation features such as greenhouses with storage, trombe walls or solar collectors with storage, if installed in all units, allow density increases of one dwelling unit per acre for each feature, not to exceed a total of two dwelling units per acre.

MARKET CONSTRAINTS

"Market" constraints differ from "Governmental" constraints in that the local government has little control over certain production and economic factors that affect housing costs. Market factors which contribute most to the price of housing are production costs, which include: land, financing, and construction costs.

1. Land Costs

The price of raw land varies greatly in the Fort Bragg area due to its coastal location. Land along the coast may cost as much as three times more per acre (\$89,000) compared to inland parcels (\$30,000).¹⁸ In general, a one-acre parcel of land inside the City limits or within three miles of the City limits costs approximately \$25,000-\$35,000, while a one-acre parcel in the county (not on the coast) costs approximately \$35,000-\$40,000.¹⁹ These costs have remained relatively stable since 1979. Because much of the inner-city land is now occupied, most development is taking place outside the City limits. A majority of the parcels are sold to individuals rather than large developers, denoting a minimum of speculation building in the Fort Bragg vicinity. Land prices within and around the City of Fort Bragg are comparable to other cities within Mendocino County.

2. Financing Costs

Financing a home creates costs which are dependent on prevailing interest rates. As of April 1984, the prevailing interest rates for a first mortgage for a single-family home are $13\frac{1}{4}$ to 14 (fixed) and $10\frac{1}{2}$

to 11-3/4 (variable), assuming an 80% loan and a 30-year pay-back period. The following table demonstrates the effect interest rates have on housing affordability. Assuming a 13% interest rate, 22.4% of the households are able to afford²³ the 1980 median priced home (\$64,000).

The Effect of Changes in Interest Rates
on the Affordability of a \$51,000 Loan²⁰

Interest Rate	Monthly Payment ²¹	Annual Income Needed ²²	% Able to Afford ²³
9%	\$463.48	\$16,853.91	42.0%
10%	\$500.69	\$18,206.78	35.0%
11%	\$538.81	\$19,593.89	30.5%
12%	\$577.72	\$21,002.91	26.4%
13%	\$617.29	\$22,446.79	22.4%
14%	\$657.41	\$23,905.80	19.9%
15%	\$697.99	\$25,381.51	17.5%

3. Construction Costs

The cost of construction, obviously, also affects the cost of housing. During the time period of 1982-1983, construction material prices in the U.S. increased 4.5%. The following table provides a list of the materials which contributed most to this construction price increase:

Annual Changes in Producer Price Indices²⁴

Material	% Increase in Price 1982-83
Gypsum Products	26.6%
Douglas Fir	23.4%
Softwood Lumber	12.5%
Southern Pine	10.9%
Other Softwood	10.7%
Building Brick	7.6%
Portland Cement	3.5%

Construction costs range from \$32 per square foot to as much as \$80 per square foot (depending on the quality of the unit) for a single-family home in the Fort Bragg area.²⁵ Generally, similar construction outside of the City costs 6% more than construction within the City limits due to additional topographic and transportation constraints. In all areas, multifamily housing construction costs are approximately 13% lower when compared to single-family housing.

On the average, the building process for the construction of a single-family home takes approximately 60-90 days to complete. Because of mild year-round weather and minimal rainfall compared to other north coast jurisdictions, there are few delays in the building process.

EMPLOYMENT

1. Employment Trends

According to 1980 Census data, 1,933 people were listed as employed and 301, or 13.5%, as unemployed in Fort Bragg. In the past, unemployment rates rose drastically in 1982 to 17.8%, and then dropped slightly in 1983 to 16.6% (although not as low as 1980 or 1981 rates). As shown in the table, Fort Bragg consistently had a higher unemployment rate than Mendocino County during the past three years.

Unemployment Rates 1981-1983²⁶

	1981	1982	1983
Fort Bragg	13.8%	17.8%	16.6%
Mendocino County	11.0%	15.2%	14.1%
California	--	--	10.2%

According to 1980 Census data, there are approximately 1.1 persons per household in the labor force. This figure has remained constant since 1970. However, the household size has decreased from 2.66 persons per household (1970) to 2.39 persons per household, and the percentage of females in the labor force has increased from 35% in 1970 to 43% in 1980.

Of those employed in Fort Bragg, 66.7% (1,189) live within the City. Ninety-three percent (1,602) travel less than 19 minutes to their place of work and 83% (1,431) travel less than 14 minutes to their place of work.

2. Employment Opportunities

The two industries in Fort Bragg with the highest percentage of persons employed in 1980 were durable goods manufacturing (23%) and retail trade (20%). the following table provides a summary of the number of people employed in each industry category.

Persons Employed in Each Industry Category (1980)

Industry	%	Persons
Agriculture, Forestry, Fisheries, and Mining	5.6	109
Construction	4.5	86
Nondurable Goods Manufacturing	2.2	42
Durable Goods Manufacturing	23.7	444
Transportation	1.8	35
Communications and Other Public Utilities	2.3	45
Wholesale Trade	5.4	104
Retail Trade	20.1	389
Finance, Insurance, Real Estate	4.8	92
Business and Repair Services	3.1	60
Personal, Entertainment, Recreation Services	8.5	164
Health Services	6.3	122
Educational Services	4.5	87
Other Professional and Related Services	4.0	78
Public Administration	3.9	76
		<u>1933</u>

In addition to being the lead employer in the City of Fort Bragg, manufacturing is also the lead employer in the Fort Bragg-Mendocino Labor Market Area, which includes Rocport to Gualala to James Creek (80 miles). Of the 6,150 persons employed in this Labor Market Area, 1,600 (26%) are employed in a manufacturing industry which is comprised mostly (94%) of lumber and wood products manufacturing.²⁷ The two largest manufacturing plants in the defined Labor Market Area are Georgia Pacific (1,000) and Louisiana Pacific (60) - both of which are located in Fort Bragg. Due to the revival of the construction economy, it is predicted that manufacturing industries will continue to expand in the following years.²⁸ Seafood fisheries also contribute to the manufacturing employment figures - the four largest seafood plants are located in Fort Bragg. In fact, of the top nine manufacturing plants located in the Fort Bragg-Mendocino Labor Market Area, all are located in Fort Bragg except one.

Largest Manufacturing Plants in the Fort Bragg-Mendocino Labor Market Area²⁷

Name	Employment	Products
Georgia Pacific, FB	1,000	Lumber
Louisiana Pacific, FB	60	Lumber
Noyo Pride, FB	20-60*	Seafood
Graders Fish Co., FB	4-30*	Seafood
Wells Extended Pin Manufacturing	23	Dental Instruments
Eureka Fisheries, FB	25-30	Seafood
Caito Fisheries, FB	25-30	Seafood
Caspar Integrated Systems, FB	8	Electronic Instruments
Northwest Sanitation, FB	10	Toilet Bowl Cleaner

*Two numbers indicate seasonal peaks and lows.

Those employed in non-manufacturing firms in the Fort Bragg-Mendocino Coast Labor Market Area are employed mostly in services (24% of all employed) and retail trade (24% of all employed).²⁷ Tourism is also becoming increasingly important. The following table lists the major employers in non-manufacturing employment.

Major Employers in Non-Manufacturing in the Fort Bragg-Mendocino Labor Market Area²⁷

Name	Employment	Type of Business
County of Mendocino (various locations)	821	Government
Fort Bragg School District, FB	252	Education
Mendocino Coast Hospital, FB	240	Health Care
College of the Redwoods, FB	129	Education
Safeway Stores, Inc., FB	102	Retail Food
State of California	70	Government ²⁹
California Western Railroad, FB	50	Transportation
City of Fort Bragg, FB	40	Government
Purity, FB	27	Retail Food
Payless, FB	35	Retail
Sea Fair, FB	25	Retail

3. Employment Forecast

The percentage increase of persons in the labor force from 1970 to 1980 equaled 27.2% (1,756 in 1970 - 2,234 in 1980). If this rate of growth continues through the 80's, the number of persons in the labor force will equal at least 2,842 by the year 1990.

In the near future, the Boatyard Shopping Center in Fort Bragg, which is presently in the development process, is projected to generate 178 new jobs. The North Highway 1 Annexation (97 acres) north of the City of Fort Bragg will also create approximately 495 new employment opportunities over a 10-year period beginning in 1986. Fifty-sixty acres of this land to be annexed is planned for industrial use and expansion of existing commercial facilities once sewage facilities are installed.

PROJECTED HOUSING NEEDS

The quantification of future housing needs in Fort Bragg is an important step toward articulating policies and programs designed to address the provision of affordable housing to accommodate anticipated population growth. Based on data provided by the State Department of Housing and Community Development, each council of governments determines the existing and projected housing need for its region. Each local government within the jurisdiction of the council of governments is required to address the COG's regional housing needs projection, if acceptable to the state and local government, in its housing element. In March 1984, the Mendocino Council of Governments (MCOG) adopted a plan intended to reflect the projected regional share of housing units needed through the year 1990. The MCOG plan is based on the following population projections for Fort Bragg.

Projected Households and Income Distribution

Income Group*	Households		Distribution	
	1983	1990	1983	1990
Very Low	603	687	26%	26%
Other Low	394	449	17%	17%
Moderate	603	687	26%	26%
Above Moderate	719	821	31%	31%
TOTAL	2,319	2,644	100%	100%

*Income Group Definitions: Very low = below 50% of countywide median family income; other low = between 50% and 80% of median income; moderate = between 80% and 120% of median income; above moderate = above 120% of median income.

Based on the estimated population growth and income group distribution, MCOG has projected the following construction needs for Fort Bragg between 1983 and 1990:

Construction Needs

Income Group	Housing Units
Very Low	88
Other Low	58
Moderate	88
Above Moderate	106
TOTAL 1983-1990	340
Average Per Year	48.5

To determine if MCOG's projection accurately reflects future housing needs in Fort Bragg, the City has reviewed available data on future employment trends, projected population growth, household formation trends, recent construction rates, and residential land availability. The following findings were made:

Employment: Although the Employment Development Department has predicted future expansion in Fort Bragg's manufacturing industries, a survey of the City's major employers revealed that none has plans for a major expansion which would warrant hiring additional employees in the near term. In addition, the fact that Fort Bragg's dominant employment sector - wood products and seafood fisheries manufacturing, and, to an increasing extent, tourism - is cyclical and highly susceptible to fluctuations in the overall economy leads to the conclusion that steadily increasing rates of job creation may be unlikely in Fort Bragg, at least through the remainder of this decade.

Population Growth: Between 1980 and 1983, Fort Bragg's population grew from 5,019 to 5,525, representing an average of 169 new residents per year. Between 1983 and 1984, however, only 25 residents were added to the City's population. This represents a significant drop in the City's growth rate and may signal the beginning of a trend of slower population growth.

Household Formation: While the rate of population growth in Fort Bragg appears to be slowing, the rate of household formation, evidenced by declining household sizes, appears to be rising. The increasing number of households is significant in terms of future housing needs, however, the effect of this trend may tend to be balanced by lower overall population growth in the City.

Construction Rates: During the four years between 1980 and 1984, the City authorized the construction of 171 dwelling units through the issuance of building permits. This represents an average construction rate of 43 units per year. Through April 1984 alone, a total of 64 units were approved. Given that the local housing market was able to sustain this amount of construction activity at the same time as the construction industry was experiencing a severe recession indicates that it should have little difficulty meeting the construction goals established by MCOG.

Vacant Land Suitable for Residential Housing Units: According to data compiled by the Mendocino County Assessor's Office, the City of Fort Bragg contains 132 vacant parcels of land which are suitable for residential

development. Of these parcels, 110 are zoned for single-family residential housing units, while the remaining 22 are designated for multi-family housing units. All parcels are already equipped with services with the exception of approximately 11 vacant lots along the Noyo River. Additionally, approximately 50 acres of vacant land situated within city limits, now owned by Georgia Pacific, are available for sale. Although this land is currently designated for industrial use, it has future residential potential if properly planned.

In addition, approximately 105 acres of county land suitable for residential use are planned for annexation into the City in the near future. Although there are no services currently supporting this area east of the City, it is in close proximity to existing facilities which will ease the problem of providing necessary services to this area. Services will be available but the developers will be responsible for the cost of providing these services.

Overall, there is an adequate supply of vacant land in the Fort Bragg vicinity to accommodate future housing needs.

Based on this review, the City has determined that the projected construction needs estimated by MCOG are representative of Fort Bragg's future housing needs. In addition, 340 new units over seven years is realistic in terms of the City's ability to produce housing units at a rate sufficient to fulfill the regional share goal.

HOUSING GOALS, POLICIES, AND PROGRAMS

A statement of the City's housing goals, policies, and programs is perhaps the most meaningful component of the housing element, for it represents a tangible commitment on the part of the City to meet identified current and future housing needs. The housing policy statement is intended to provide a framework within which the City can shape future development in the community in a manner consistent with the desires of Fort Bragg residents. Further, the housing goals and policies presented in this section are designed to support the City's adopted **Limited, Phased Expansion** policy embodied in the Fort Bragg General Plan. (See discussion of growth strategy on page IV-1 of the General Plan.)

GOALS AND POLICIES

The following section sets forth general goals for housing and policies which further define these broad goals.

GOAL 1: NEW HOUSING OPPORTUNITIES

Provide a variety of new housing opportunities which are affordable to all demographic segments of the community without compromising the residential integrity of the community.

Policies

1. Allow second units on single-family lots, subject to appropriate development standards for size, parking and setbacks to increase the supply of affordable housing, and make better use of the existing stock of land and housing.
2. Assure that adequate types and amounts of residentially-zoned land are available for new housing construction.
3. Promote local strategies to make below market rate financing available for housing affordable to low- and moderate-income households.

4. Assure that choice in housing opportunities is maximized and that discrimination based on arbitrary factors is eliminated.
5. Enact measures to reduce the length of the development review process for affordable housing.
6. Permit the use of mobilehomes and manufactured housing in residentially-zoned areas consistent with prescribed density limits.

GOAL II: PRESERVE, UPGRADE, AND MAINTAIN EXISTING HOUSING

Assure that the quality, safety, and habitability of the housing stock is continually maintained or upgraded.

Policies

1. Use local, state, and federal resources when available and within budgetary limitations to assist low- and moderate-income homeowners as well as landlords renting to low- and moderate-income tenants in maintaining their housing units in sound condition.
2. Periodically survey housing conditions to identify substandard housing which is suitable for rehabilitation.
3. Use a combination of incentives, such as public financial assistance, and code enforcement, when appropriate, of health and safety standards and local ordinances to encourage landowners to maintain private residential property.
4. Promote the preservation of housing in commercial/residential transition areas and the renovation of historically significant structures.

GOAL III: ADDRESS SPECIAL HOUSING NEEDS OF FORT BRAGG RESIDENTS

Assure that adequate and affordable housing opportunities exist for elderly, physically-disabled, and low- and moderate-income households.

Policies

1. Provide incentives for the development of specially designed handicapped housing.
2. Investigate the feasibility of renovating existing residential hotels to preserve the supply of short-term rental units for low-income elderly residents.
3. Encourage the provision of an adequate supply of housing, such as second units, for senior citizens which is easily accessible to support services.
4. Assist low- and moderate-income families and elderly persons in maintaining their homes.
5. Provide rental assistance to persons of low or moderate income. Section 8 of the United States Housing Act of 1937 (added in 1974) provides rent subsidies to lower-income tenants earning no more than a specified percentage of an area's family median income, adjusted for family size. The amount of the subsidy represents the difference between the "fair market rent" set by the U. S. Department of Housing and Urban Development (HUD), and what the lower-income household is expected to contribute (between 10% and 30% of gross monthly income, depending on family size).

GOAL IV: ENCOURAGE ENERGY CONSERVATION

Reduce residential energy consumption and costs to maintain housing affordability.

Policies

1. Encourage energy conserving design, siting, and construction in new residential development.
2. Establish a home weatherization program for low- and moderate-income residents.

HOUSING PROGRAMS AND IMPLEMENTATION SCHEDULES

The following section outlines specific programs to implement the City's housing policies. Where appropriate, a quantified objective of dwelling units affected is given.

GOAL 1: NEW HOUSING OPPORTUNITIES

Program: Continue to allow the development of second units on single-family lots in accordance with requirements set forth in the zoning code. Since the City enacted its second unit ordinance in July 1983, approximately 10 to 12 units (about one per month) have been approved.

Responsible Agency: Planning Department/City Council.

Objective: 10-12 units per year.

Time Frame: Ongoing.

Program: Continue to consider and approve, as appropriate, proposals to annex areas adjacent to the City which are suitable for residential development and easily linked to existing service systems. This program is not intended to preclude other land uses, such as commercial and industrial, from annexation to the City.

Responsible Agency: Planning Department/City Council.

Objective: 15-25 units per year.

Time Frame: Ongoing.

Program: Investigate the feasibility of submitting an application for a mortgage revenue bond allocation from the State Mortgage Bond Allocation Committee. The feasibility of this program for a small city such as Fort Bragg is enhanced through participation in a joint powers bond issue with a number of other jurisdictions. The City is then able to use the bond proceeds to provide low-interest rate loans to eligible recipients to finance the purchase of homes constructed by participating developers. This type of program would require the City to obtain prior financial commitments from interested developers to reimburse the City for any costs incurred.

Responsible Agency: City Manager/Private Developers/County Housing Authority.

Objective: Unknown until developer interest determined.

Time Frame: Application submitted to state by January 1, 1986.

Program: Inform local developers of the availability of California Housing Finance Agency (CFHA) financing to provide affordable housing units to eligible low- and moderate-income borrowers.

Responsible Agency: City Manager/Planning Department.

Objective: Unknown until demand for financing determined.

Time Frame: Begin Winter 1985 and Ongoing.

Program: Establish a minimal fair housing program to handle housing discrimination complaints. Provide a referral service and follow-up on complaints.

Responsible Agency: Planning Department.

Objective: NA

Time Frame: Begin Fall 1985 and Ongoing.

Program: Amend the Coastal Zoning Ordinance to eliminate the required 10-day City review of appealable developments after the notice of final action has been filed. These projects would still be required to undergo a 20-day review by the Coastal Commission. This action will make the coastal appeal process less cumbersome and reduce the length of the coastal review process for appealable projects.

Responsible Agency: Planning Department/City Council.

Objective: Will affect all future development in the coastal zone.

Time Frame: Summer 1985 and Ongoing.

Program: Continue to allow the placement of mobile homes on residentially-zoned land in accordance with designated density limits.

Responsible Agency: Planning Department/City Council.

Objective: 5-7 per year.

Time Frame: Ongoing.

GOAL II: PRESERVE, UPGRADE, AND MAINTAIN EXISTING HOUSING

Program: The City will continue to apply for Community Development Block Grant funds to rehabilitate dwelling units in the City identified as substandard. In past years, the City has assisted in the rehabilitation of 51 units using CDBG funds. These funds are an important source of rehabilitation assistance for low- and moderate-income households for which the City will continue to apply.

Responsible Agency: Mendocino County Community Development Commission/Planning Department.

Objective: 15-20 units per year.

Time Frame: Annual Application and Ongoing.

Program: Establish a program to survey housing conditions within the City to identify substandard housing with correctable deficiencies. This action will supplement the efforts of the above CDBG program. Substandard housing shall be defined according to the Uniform Building Code.

Responsible Agency: Building Official/City Council.

Objective: Citywide.

Time Frame: To coincide with submission of CDBG applications.

Program: Enact a historic preservation program to identify potential rehabilitation candidates and assist residents in obtaining tax credits for renovating historically significant structures. The City is considering empowering its Scenic Corridor Review Committee with the responsibility of reviewing the potential of structures for historic preservation and establishing design review criteria.

Responsible Agency: Planning Department/City Council.

Objective: Unknown until historic inventory accomplished.

Time Frame: Establish Fall 1985 and Ongoing.

GOAL III: ADDRESS SPECIAL HOUSING NEEDS OF FORT BRAGG RESIDENTS

Program: Submit an application for state assistance under the Special Users Housing Rehabilitation Program administered by the State Department of Housing and Community Development to renovate residential hotels.

Responsible Agency: City Manager/Planning Department.

Objective: Depends on project chosen.

Time Frame: Spring 1985 and Annually.

Program: Amend the zoning code to permit density increases for developers who designate a certain number of their units for handicapped residents. This provision would be similar in nature to the density incentives provided in the zoning code for energy conservation features, amenities, and accessibility to services.

Responsible Agency: Planning Department/City Council.

Objective: 1-2 units per year as needed.

Time Frame: Begin Fall 1985 and Ongoing.

Program: Continue to approve second units as a means of providing additional housing for lower-income residents.

Responsible Agency: Planning Department/City Council.

Objective: 10-12 units per year.

Time Frame: Ongoing.

Program: Continue to provide density incentives for the development of new housing which is accessible to support services. The zoning code currently provides density incentives for developments which are located within easy access of services.

Responsible Agency: Planning Department/City Council.

Objective: 5-10 units per year.

Time Frame: Ongoing.

Program: Continue to approve new rental apartments and allow increased densities on a case by case basis to reduce development costs.

Responsible Agency: Planning Department/City Council.

Objective: 20-25 units per year.

Time Frame: Ongoing.

Program: Investigate the establishment of a local labor program to assist lower-income families and elderly persons in maintaining their homes. This may involve the establishment of a nonprofit housing corporation functioning initially on a volunteer basis. The nonprofit organization could also apply for state funds to support its efforts.

Responsible Agency: Planning Department/Nonprofit Housing Corporation.

Objective: 20-25 units per year.

Time Frame: Begin Fall 1985 and Ongoing.

Program: The City of Fort Bragg currently houses 81 Section 8 certificate holders consisting of 49 families and 39 senior citizens. Although it is not likely that new Section 8 certificates will be issued, the City will work with the Housing Authority to provide opportunities for existing certificate holders to obtain housing in the City, if they so desire.

Responsible Agency: Mendocino County Housing Authority.

Objective: NA

Time Frame: Ongoing.

GOAL IV: ENERGY CONSERVATION

Program: Continue to provide density incentives for the installation of specified energy conservation features in new housing development. These incentives and energy features are described in the zoning code.

Responsible Agency: Planning Department/City Council.

Objective: 5-10 units per year.

Time Frame: Ongoing.

Program: Establish a Weatherization Assistance Program. P.G.&E. operates a Zero Interest Program (ZIP) and can either perform the work itself or contract out to a local nonprofit housing corporation.

Responsible Agency: P.G.&E. in cooperation with nonprofit housing corporation.

Objective: 15-20 units per year.

Time Frame: Begin Winter 1985 and Ongoing.

<u>Program</u>	<u>Annual Number of Units Affected</u>
Second Units	10-12
Annexation of Residential Land	15-25
Mortgage Revenue Bond Program	Unknown
CHFA Financing .	Unknown
Fair Housing Program	NA
Amend Coastal Review Process	All Future Projects in Coastal Zone
Mobile Homes	5-7
Community Development Block Grant Program	15-20
Housing Condition Survey	Citywide
Preservation of Housing in Commercial/Residential Zones	All Units in Commercial Zone
Historic Preservation Program	Unknown
Minimum Maintenance Ordinance	Citywide
Residential Hotel Rehabilitation	Unknown
Density Bonus for Handicapped Access	1-2
Density Incentive for Housing Accessible to Services	5-10
Higher Density Rental Housing	20-25
Maintenance Assistance Program	20-25
Section 8 Program .	NA
Density Incentives for Energy Conservation	5-10
Weatherization Assistance Program	15-20
TOTAL	111-156

FOOTNOTES

* NOTE: The data used in the housing needs analysis was obtained from Summary Tape Files 1 and 3 of the 1980 Census. Data from STF 1 represent 100% count information, which means that those questions appearing in STF 1 were asked of all respondents. Data from STF 3, however, represent sample count information. Approximately one out of six households received the "sample" questionnaire.

1. Population Research Unit, Department of Finance, State of California.
2. Calculated using average yearly increase of population from 1980-84, then multiplying this average by 10 and lastly adding the product to the 1980 total population count.
3. This figure actually is lower than the projected population estimated by the State Population Research Unit in the Fall of 1983 (80,000).
4. The total number of households (2,135) is slightly different from the figure provided in the section pertaining to size and number of households because the ethnic information was obtained from sample census data (not a 100% count).
- 4a. Includes all racial groups identifying themselves as "Spanish Origin."
5. The total number of households (2,135) is slightly different for this table than the previously given total number of households (2,077) because the information shown in the table is obtained from a sample census count (not a 100% count).
6. According to the Department of Housing and Urban Development, the 1983 median family income for Mendocino County is \$23,00. Assuming Fort Bragg's income levels rise at the same rate, Fort Bragg's 1983 median family income would equal \$22,000.
7. Black and Asian families are not shown in this table because this information was obtained from sample census data.
8. CHFA-38%; FNMA-28% income to housing, 36% total debt to income; HUD-30% (in specified circumstances); Lending Institutions-35% (varies depending on # of children).
9. City building permit forms (1980-1983).
10. 1980 Census surveys contain information up to April 1980, therefore, City building permit forms are used for the years 1980-1983.
11. The category of vacant housing units excluded is "other vacant" which includes housing rented or sold awaiting occupancy, housing held for occasional use, or vacant for other reasons.
12. The sum of payments for real estate taxes, fire and hazaard insurance, utilities, fuels, and mortgage.

13. Local realtors' and Coastal Mendocino Board of Realtors' figures.
14. Owner costs from STF 3; renter costs from STF 1.
- 14a. Not calculated separately (renter of apartment and renter of home) in the 1980 Census data.
- 14b. Estimated assuming a 20% down payment on a \$79,500 new house with a 30-year fixed-rate mortgage at 13%. Mortgage costs for units occupied for several years, however, are much lower than for newly purchased units.
15. For exceptions, see Subdivisions Code: Chapter 18.16.030, 18.17.030, and 18.19.030.
16. Further information on other street regulations (i.e. grading, curve radii, etc.) can be found in the Subdivisions Code Section 17.24.
17. See the City of Fort Bragg Local Coastal Program Manual and the California Coastal Act for detailed regulations and information.
18. Coastal Mendocino Board of Realtors.
19. Local realtors and Coastal Mendocino Board of Realtors.
20. Assuming an 80% loan, the housing price equals \$64,000, which was the 1980 median housing unit value in Fort Bragg.
21. Assuming a 30-year mortgage.
22. Assuming that the minimum income is equal to 33% housing costs + 67% other costs.
23. Assuming a household should be paying no more than 33% of its income.
24. Department of Labor; Bureau of Labor Statistics; compiled by NAHB Economic Division.
25. Local contractors and realtors.
26. Employment Development Department.
27. Mendocino Coast Chamber of Commerce - 1983.
28. Employment Development Department - Annual Planning Information, Mendocino County 1983-84.
29. 1980 Census.



C124886192